

AUGUST 1985

# PROFILE

T R A N S I T I O N



CHANGING PUBLIC PERCEPTIONS • ADAPTING TO CHANGING NEEDS





## Contents

### Features

Public Perceptions: Understanding is Critical to Success .....	2
Commentary on Corporate Image by James W. Hart, Jr. ....	4
What the Customer Wants .....	5
The Birth of an Ad Campaign .....	6
Exceptional Voice: Sandra Jackson .....	7

### News

Flaherty Reappointed to Council of 100 .....	8
Professional Relations Schedules Seminars .....	8
Ceremony for New Training Center .....	8
FEP System "85" Up and Running .....	9
Blood Drive a Success .....	10

### People & Events

Golf Tournament Participation High .....	11
Happy Birthday, FCIA .....	11
Governor Speaks at Florida Health PAC Reception .....	11
Picnic Draws Employees to Festival Park .....	12
Plan Activates Fraud Hotline .....	12
Financial Conference at Amelia .....	12
Cobb Wins Suggestion Award .....	12

### Columns

Competitor Report by Fred Bieber .....	4
Personnel Issues by Jeannette Bajalia .....	6
Manager's Notebook by Al Lombana .....	9
Bibliomania by Bill Condon .....	10
Benefits Corner by Mimi Gilbert-Quinn .....	12

Public perceptions about Blue Cross and Blue Shield of Florida have recently shown signs of improvement. Results from the corporation's Image Tracking Study (conducted biannually) suggest that business decision-makers and consumers have improved opinions about Blue Cross and Blue Shield of Florida in several key areas.

One early finding of the study suggests that recent advertising strategies may have positively affected perceptions. Many consumers see the corporation as exercising greater competence in the health care industry, as acting with concern for customers' needs, and as working to provide quality care at affordable rates.

### Monitoring Perceptions

**Pamela Kirk**, director of Public Issue Analysis and Planning, emphasized the need to monitor public perceptions on an ongoing basis in order to evaluate the corporation's effectiveness, particularly in the area of communications and advertising.

"As a first step we must determine what perceptions currently exist among those groups that are important to us," Kirk said. "The next step is determining what the desired perceptions are and then developing communications and advertising strategies to achieve those desired perceptions." The key, she said, is to measure changes along the way to evaluate the communication effectiveness.

Kirk was quick to point out the limitations inherent in relying too heavily on communication and advertising to change the corporate image. "Image, in general, is built on a number of constructs, most specifically on experience. You cannot change perceptions overnight. There must be a long-range strategy to change public opinion, a strategy which utilizes communication as the catalyst but is backed by substance in corporate actions," she said.

Measurement of the effects on



Addressing customers' changing needs is crucial to the future of the corporation. **George Werth** illustrates this concept with his colored pencil and pen-and-ink drawing on white illustration board. Werth has been an illustrator for over 20 years, having worked in New York, Chicago and Houston. Born in Charleston, South Carolina, he now produces illustrations and design work for The Malone Group in Jacksonville.

## PROFILE



**Blue Cross  
Blue Shield**  
of Florida

**August 1985 Vol. 34, No. 4**

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“No company can survive unless it is meeting the needs of the marketplace.”

— Pamela Kirk

public perception of the health care revolution and the Plan's response to it is the subject of an ongoing image tracking study. The study evaluates public perceptions about Blue Cross and Blue Shield of Florida as they are formed through advertising, the media, and personal experience. The image tracking study has evaluated the effectiveness of these factors at six-month intervals since April of 1984.

The study indicates that, as late as November 1984, many customers viewed the corporation as a large, bureaucratic and unchanging institution operating in an environment of change. Kirk stressed the importance of research for verifying a need to change the image of the corporation. The “We hear you” advertising campaign is just one way the corporation has addressed this need. Other strategies include improving customer service and responding to emerging trends in the delivery of health care through non-traditional product offerings.

#### A Competitive Edge

Kirk described the image advertising campaign and tracking study as parts of a long-term strategy necessary to “inch people toward the goal” of improved corporate image.

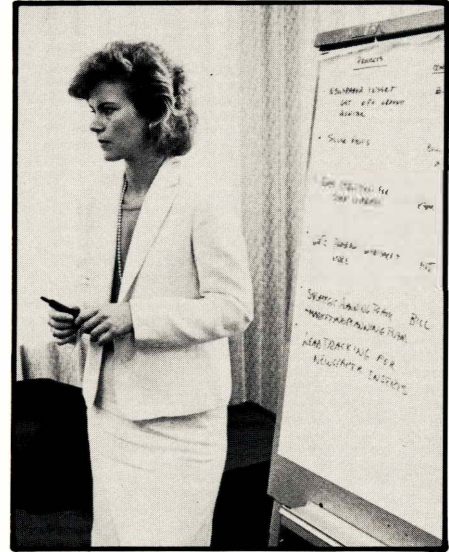
“This corporation is light-years ahead of many other insurance and service companies in terms of how it uses research,” she said. “Even though our competitors are beginning to realize the value of research, we have a competitive edge in this area because senior management recognized early the importance of research. We have a longer and more detailed measuring stick.”

Kirk also discussed the value of researching and learning from both successes and failures. Rather than taking the approach of relying on gut feelings or instinct alone, Kirk supports a highly structured and pragmatic approach to business. “We need to

understand why we do something — what makes our efforts effective (or not). That's the only way to learn and develop as a corporation,” she said.

Research is an available tool for every area of the corporation. Kirk stressed that the Plan's research departments serve as consultants to help areas define their information needs and then to place those needs into research projects with the result of improved decision-making. Research of our publics helps ensure the Plan is meeting customers' needs and responding to the marketplace.

“No company can survive unless it is meeting needs of the marketplace,” said Kirk. “The first steps are to identify who your market is, to assess the needs and the environment, and then to develop products and programs that meet market needs while achieving the goals of the company. Understanding the marketplace is the key to being an effective marketing organization.” ■



**Pamela Kirk**, director of Public Issue Analysis and Planning.

NOTE: Letters to the editor are being accepted. Write to: Editor, Corporate Communications, 4 Tower.

## Attitudes And Feelings We Must Develop Among Our Customers

- I have good impressions about the company and what it is doing.
- Blue Cross and Blue Shield of Florida exhibits leadership in the health care industry.
- Blue Cross and Blue Shield of Florida cares about its customers and makes efforts to satisfy individual needs.
- Blue Cross and Blue Shield of Florida is innovative and can effectively manage changes in the health care industry.
- Blue Cross and Blue Shield of Florida makes efforts to help control health care costs.
- Blue Cross and Blue Shield of Florida works to provide quality health care while keeping premium rates affordable.

**You Can Make The Difference**



## Commentary on Corporate Image

by James W. Hart, Jr.  
Senior Vice President for Public Affairs

Corporate image is the public's perception of a company. It is the net result of all the messages about the company that the public has received. Those messages arrive through our image advertising, through newsletters, and most often through one-to-one contact over the phone, in person and through the mail. The image of a company is reflected in everything from the way employees dress to the way its building is maintained.

Taken together these messages represent the shared values of the company and its employees. The more consistent the messages, the stronger the perception.

Why is a good image so important? As it turns out, a company that is well perceived in the community has a built-in advantage over its competitors. It attracts and retains employees with the best qualifications. They, in turn, perform more efficiently which improves service to the customer and reduces overhead. Lower overhead brings down price. The net result is a more competitive position in the marketplace.

So corporate image is important to all of us. We're proud of our company and we all want it to succeed. And there are ways that we can help to ensure that success. By being polite and helpful to customers, involved and concerned with civic and charitable groups, and even by speaking with pride about our jobs to our neighbors, we are communicating the shared values of the company. In fact, from our first day at work until our last, everything we do in our lives can in some way reflect on Blue Cross and Blue Shield of Florida.

The best way to improve the company's image is by making sure that our customers are satisfied. Satisfied customers send positive messages. So we must strive to treat our customers exactly the way we like to be treated ourselves.

Corporate image is like an individual's reputation. A good one can only be built through hard work, dedication, and consistency. It cannot be improved overnight, but it can be destroyed by a single act. ■

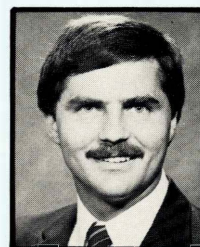
“From our first day at work until our last, everything we do in our lives can in some way reflect on Blue Cross and Blue Shield of Florida.”

— James W. Hart, Jr. ”

## Competitor Report

by Fred Bieber, Market Research

### Coordinating Group Reactivated



The Competitor Intelligence Coordinating Group has been reactivated. Originally formed in 1983, this group's purpose is to assist in the communication and coordination of competitor intelligence research at BCBSF. Members of the group come from all areas of the company that have a need for competitor information.

The group identifies various competitor research activities within the company, updates members on competitor projects, discusses possible coordination points, and shares competitor intelligence reports and information.

Meetings are currently held every other Friday morning. The group meets frequently because of the intense competitor intelligence activities attributable to strategic planning and task force efforts. If you have competitor information that you can share or if you are working on a project that requires competitor information, just call the Market Research Department to arrange to come to one of the Competitor Intelligence Coordinating Group meetings.

### Competitor Trivia Question

What is the name of the insurance company that in 1983 had more life and health insurance agents licensed in the state of Florida than any other company?

**Answer:** Reserve Life Insurance Company of Dallas, Texas, had 3,140 life and health insurance agents licensed in Florida in 1983. Travelers Insurance Company was second with 2,701 and Aetna Life Insurance Company was third with 2,668. Of our Jacksonville neighbors, Independent Life and Accident had 983, Prudential had 699, and Gulf Life had 353. ■



# What the Customer Wants

The corporation has put into place a system to track the motivations behind customer decision-making. According to **Mark Stelmacher**, manager of Market Research, the new system will provide ongoing tracking of the reasons why customers purchase, renew or cancel their Blue Cross and Blue Shield of Florida coverage.

The Customer Decision Monitoring System has just been put into place for the corporation's group accounts so results cannot yet be measured for that market. However, the first set of quarterly results are in for direct-pay customers. These results have been analyzed separately for the under-65 and over-65 segments of the market.

Of the over-65 customers who elected to purchase one of the Plan's products, only twenty percent indicated that they had considered any other insurers. The twenty percent who did shop around indicated one major com-

petitor — 47 percent of this group cited Prudential's AARP Medicare supplement as the alternative considered.

The Plan's perceived weakness in the over-65 market is price as it was indicated as a concern to continuing customers and a primary reason for cancellation cited by former customers. The Plan's perceived strength in this market lies in coverage and services provided.

For the under-65 market, the new Customer Decision Monitoring System revealed that 75 percent of customers who purchased coverage did not consider buying coverage other than that offered by Blue Cross and Blue Shield of Florida. Those who did consider other coverages cited Prudential most frequently.

Both the under-65 and the over-65 segments of the market considered product value as the most important criterion in their choice of health insurance. They are interested in having access to a

high-quality coverage choice at a reasonable cost.

Stelmacher stressed that these results are just the beginning of an ongoing tracking process that will better prepare the corporation to compete in the marketplace. "This system enables us not only to see why customers leave but also to understand the strengths we have," said Stelmacher. "As a company, we have strengths that we need to identify and emphasize."

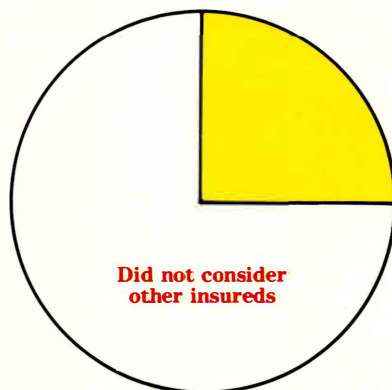
Stelmacher also stressed that the system will enable the corporation to track the effectiveness of marketing strategies. "It will be useful to product management people — they'll have ongoing information about their product lines," said Stelmacher.

Several areas of the corporation provided support for implementation and operation of the Customer Decision Monitoring System. The Printing Department provided the mail-out questionnaires and return envelopes necessary for gathering data. Mail Operations supported the effort with their ink jet capability. Systems also contributed by providing monthly extracts from the corporation's subscriber file.

When the surveys were returned, they were sorted and coded by **Sharon Lovett** and **Lani Love**, secretaries in Market Research. After the data was compiled, **Greg Pascoe**, senior analyst in Market Research, produced the over-65 summary and **Barb Bickart**, analyst in Market Research, produced the under-65 summary. Bickart fulfilled the additional responsibility of designing a question-by-question computer program for the system.

Stelmacher also cited the invaluable support the new program received from upper management in Marketing. "Without strong support of this kind while in the concept stage, it's next to impossible to get an idea off the ground," said Stelmacher. "We get a lot of good support on this." ■

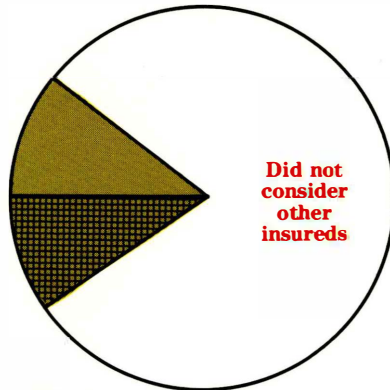
**Under-65 Blue Cross and Blue Shield of Florida Insureds**



**Under-65:**

Only 25 percent of insureds considered other insurers when they made the decision to purchase or renew Blue Cross and Blue Shield of Florida coverage.

**Over-65 Blue Cross and Blue Shield of Florida Insureds**



**Over-65:**

Only 20 percent of over-65 customers who purchased one of the Plan's products indicated that they had considered any other insurers.

47 percent of the customers who did shop around cited Prudential's AARP Medicare supplement as the alternative considered.



# Personnel Issues

## Available Support Services

by Jeannette Bajalia

In keeping with the spirit of Superior Customer Service, it is important to recognize that our efforts extend far beyond that of providing quality services to our subscribers. We in the Personnel Department have a commitment to the corporation's customer service efforts by providing the corporation with a variety of quality personnel support services that facilitate the achievement of corporate goals and objectives. Some of the services include:

- Providing confidential career counseling and direction to ensure employees have a logical career plan, and providing recommendations to obtain the self-development necessary to attain specific career aspirations.
- Interpreting and clarifying Human Resource Policies and Practices for employees and Plan management.
- Providing human resource data to assist management in identifying and analyzing a variety of human resource trends.
- Investigating and analyzing employee and management concerns, complaints and inquiries.
- Analyzing human resource trends locally and nationally in light of competition and industry practices.
- Attending departmental two-way communication meetings within the corporation to assist in providing information on interviewing skills, resume development, career planning, policy interpretation, etc.
- Providing information pertaining to career opportunities available to employees with consideration being given to individual skills and abilities.

If you need any of these services, please contact Lori Odom, extension 6538, and she will refer you to the individual who can assist you. ■

# The Birth of An Ad Campaign

## First Step: Research

Advertising slogans for Blue Cross and Blue Shield of Florida, such as "We hear you. And we're working on the answers," are more than just a good idea that the advertising agency dreams up. The advertising campaign currently being used by the Plan is a result of a lot of assessment about what Blue Cross and Blue Shield means and where it wants to go. This effort, according to **Mary Jo Flaherty**, manager of Advertising, illustrates the corporation's move toward strategic advertising.

The essence of the strategy, she said, is understanding what the public thought of us before, what we want to communicate, and how to best get the message across. There is a deliberate process involved in arriving at advertising strategy. This process started in early 1984 with the first Image Tracking Study to understand what perceptions existed and what was important to major publics.

"We didn't really like what we heard," Flaherty said. "People were telling us that they saw Blue Cross and Blue Shield of Florida as bureaucratic, uncaring, and difficult for the individual to deal with. There was also little knowledge of our efforts to help manage health care costs."

## Strategies Outlined

From this information, several strategic messages were developed and tested among target groups. One of the initial themes was "We're Taking Florida's Health Care Personally." While this approach seemed to have a "warm and fuzzy" appeal, it lacked substantiation and the leadership that the public is looking for in today's confusing health care environment.

Another preliminary theme tested was "We can lead you through the changes." This approach lacked credibility and was difficult for the public to understand. The third initial theme for the image campaign was "We're finding the answers." While the

public definitely wanted to know that we were finding the answers, there was no proof that, in fact, we were. "The research suggested that people were very skeptical about this," said Flaherty. "What they saw was increasing premiums — that did not translate into answers for them."

## Final Strategy Selected

From these initial strategies and the feedback from the qualitative research, the theme "We hear you. And we're working on the answers" evolved. The research had shown that a willingness to listen and respond was important. Floridians want to know that the corporation is both aware of and concerned about meeting their needs.

The idea for using senior management in the ads is also a component of the advertising strategy that resulted from early research. "The public wants to know that there are people behind the Blue Cross and Blue Shield building," Flaherty said. "Senior managers were high enough to affect operations and involved enough to be concerned." The initial print ads featured **Judy Discenza**, **Charlie Richards**, and **Mike Jenkin**. Television spots featured individuals talking about Blue Cross and Blue Shield of Florida's efforts to meet the needs of Floridians.

Once the campaign was developed and executed to its print and television forms, it was put to a final test through a "test market" in the Orlando area. In this test, the likely effect on public perceptions could be measured before spending the money on a statewide campaign. The results of the test show that the campaign is likely to have some effect in enhancing public perceptions of the Plan.

"The next strategic step," said Flaherty, "is to position Blue Cross and Blue Shield of Florida with the answers we have been working on. We hope to tie our 1986 image campaign in with the national campaign, 'The New Health Care.'" ■



## EXCEPTIONAL VOICE: Sandra Jackson

"They warned me in advance that they couldn't sing," recalled **Sandra Jackson**, legal affairs representative in the Legal Department. She accepted an invitation on the spot to help organize an in-house gospel singing group. Now the Exceptional Voices of Blue Cross and Blue Shield of Florida are turning down engagements.

**Almeanor Glover**, supervisor in In-Line Quality Analysis, Medicare B; **Jacquelyne Baxter**, hearing officer for Medicare B; and **Juanita Simmons**, management development specialist in Training and Development were instrumental in the formation of the Exceptional Voices.

Glover, Baxter and Simmons approached Jackson and asked her to help them organize a gospel group and then to be their accompanist for the annual variety show. With fifteen years of singing experience and ten years of piano behind her, Jackson was well-known in gospel and choir circles around town.

Jackson explained that she had always wanted to teach. She described their first rehearsal as "more of a spiritual experience than a rehearsal." She views the consistent cohesiveness of the group as the result of their placing spiritual values before all else. Part of each rehearsal is devoted to praying for or with one another.

Jackson emphasized that this nurturing atmosphere benefits the corporation in that group members have a positive arena for dealing with work problems. Specifically, the group's participants range from clerical employees to management level. "But, as Exceptional Voices, we're all peers," said Jackson.

Because the group members meet on a common ground, they are better able to see both sides of an issue and to then return to work uplifted. "When one of the members is having a work-related problem," said Jackson, "we pray together for an open mind, for fair-

ness and honesty, and to see things from the other point of view."

Jackson stressed repeatedly that she gets more than she gives through her involvement in the group. "We all enjoy representing our company in a special way," she said. Early on, the public began responding positively to the Exceptional Voices, and this motivated the group to improve. Jackson has indefinitely reserved two Sundays per month for concerts, and the group is currently having to turn down engagements.

Besides benefiting individual employees and the corporation as a whole, the Exceptional Voices serve the Jacksonville community. "The community lay person needs to know that we're not just claims payers," said Jackson. "We can provide good service, rates and contracts, but, for us to be believable to people, they need to experience us first-hand as doers of good. They need to see that people at big old, bad old Blue Cross pray, too, and have families and churches, too."

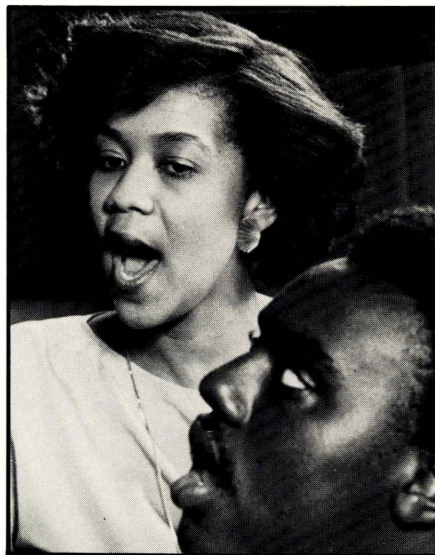
Jackson also emphasized that each Exceptional Voice member

takes ownership in the corporation's responsibility to Floridians. When someone approaches them after a concert or mentions an insurance-related problem, they offer to help by directing them to a customer service department that can address their concerns. This type of personal contact provides the corporation with an opportunity to explain why a claim was rejected or to correct a processing error.

"We're happy to serve the corporation in such a pleasurable way," said Jackson. "And there has got to be somebody down there in the trenches who knows and cares about our public image." ■



**Bettye Banks**, security guard for Safety and Security.



**Pamela Smith**, claims examiner B, Medicare B Claims Examining; and **Ronald "Keith" Bowens**, customer service representative, Publix Account.

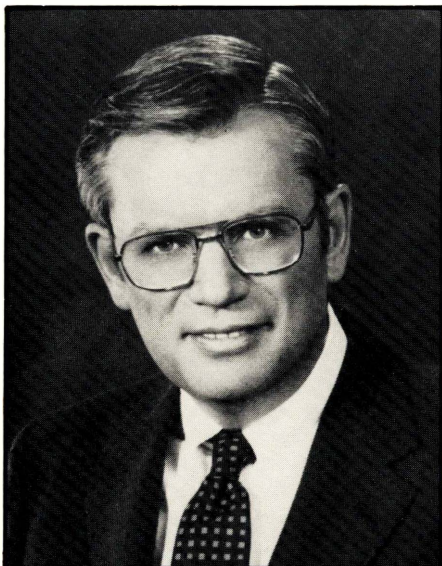


**Jacquelyne Baxter**, hearing officer, Medicare B.



# News

## Flaherty Reappointed To Council Of 100



Plan President **William E. Flaherty**.

Plan President **William E. Flaherty** was recently reappointed to the Florida Council of 100 for a three-year term. Membership in the organization includes state leaders in industry, business and professions whose objective is to improve the quality of life for all Floridians. **Governor Bob Graham** is the Honorary Chairman.

Membership in the Council is extended for a limited term with a periodic review by the Membership Committee. Taken into consideration are a member's business responsibilities, position and degree of involvement in Council projects.

Flaherty addressed the Florida Council of 100 at its spring meeting in May. He discussed the changes in the financing of health care in Florida.

## Professional Relations Schedules Seminars

This summer the Professional Relations Department is conducting workshops and seminars for health

*“We’re making health care professionals more aware of what new programs are emerging.”*

— **Barbara Benevento**

care professionals throughout the state.

The workshops, which are attended by physicians, office managers and medical assistants, provide a forum for discussing filing procedures for claims. Also discussed are Blue Cross and Blue Shield of Florida cost containment programs. A total of seventeen workshops were held in June and thirty in July, to be followed by seventeen in August.

The Professional Relations staff includes thirteen professional relations representatives who serve as corporate liaisons for Florida's health care professionals. The staff provides service through educational support to 44,000 health care professionals including 19,000 physicians statewide.

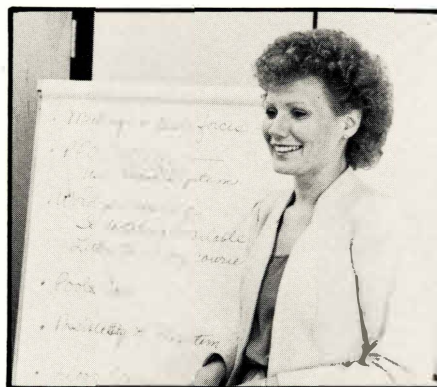
Through its educational workshops, the Professional Relations staff is providing a service which is unique to Blue Cross and Blue Shield Plans. According to **Barbara Benevento**, director of Professional Relations, by providing educational support through workshops and seminars, this department is helping the corporation reach its goals.

“Through education and support, we’re making health care professionals more aware of what new programs are emerging in the community — Second Surgical Opinion and Pre-admission Certification, for example,” said Benevento.

The corporation receives the advantage that physicians know how to file claims properly. This ensures the process is completed properly the first time. In the end, insureds are also satisfied because more physicians are handling claims filing. Also, health care professionals receive detailed training to help them recognize Blue Cross and Blue Shield of Florida insureds and benefits by looking at their ID cards.

Through these seminars and workshops, the corporation is providing a unique service not offered

by other carriers. Each workshop gives health care professionals access to personal attention for their special needs and concerns. According to Benevento, the result is that Blue Cross and Blue Shield of Florida is projecting a “helpful, positive image” statewide.



**Victoria Baum**, professional relations representative.

## Ceremony For New Training Center

A ribbon-cutting ceremony and reception were held in July to mark the opening of the new conference and training center. **Bill Dodd**, senior vice president and executive assistant to the president, gave a speech dedicating the center to employees. Dodd added, “The facilities folks have done an excellent job.”



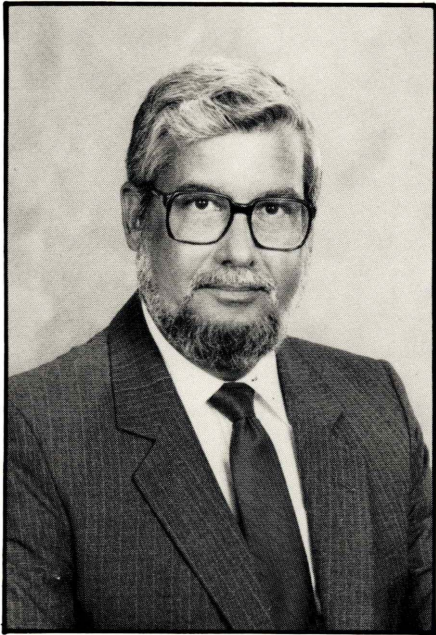
**Bill Dodd**, senior vice president and executive assistant to the president.



# Manager's Notebook

## Partners In Quality Change

by Al Lombana



Blue Cross and Blue Shield of Florida is initiating an employee involvement effort in order to help the corporation better handle the changes necessary to serve its customers. This effort is initially targeted at the Private Business Claims and Customer Service Division. This project, Partners in Quality Change (PIQC), is an effort to let employees help manage change in a way that ensures success in serving customers.

PIQC is being undertaken with the realization that employees, at all organizational levels, have a piece of the answers for creating a quality work environment, and an equal piece of the responsibility to ensure that this improvement occurs. The emphasis of this program truly is to ensure "quality change." Blue Cross and Blue Shield of Florida is looking at this major effort from two vantage points:

- Quality of service for our external customers is a critical strategic issue.
- Internal quality for all employees (since we are the major driving force that deter-

mines superior service to our external customers) is an equally critical issue.

Also, corporate management within these two divisions is responsible for and will be held accountable for implementation, monitoring and control of this effort. The specific answers regarding what needs to be done differently are not in yet. We will draw these answers from extensive involvement with employees at all levels throughout the corporation. A solution will not be proposed without the needed improvement effort clearly outlined through input from individuals directly involved with the work effort — those who are faced with customer service-related issues on a daily basis.

Improvement strategies will be determined in part by talking with employees, holding discussion groups and attending various meetings. We encourage you to help us by forwarding any thoughts or suggestions you may have to either Janice Harrelson (Training and Development), Larry Payne (Private Business Claims) or Al Lombana (Training and Development). We will ensure that all items receive due consideration and, where possible, are included in the overall effort.

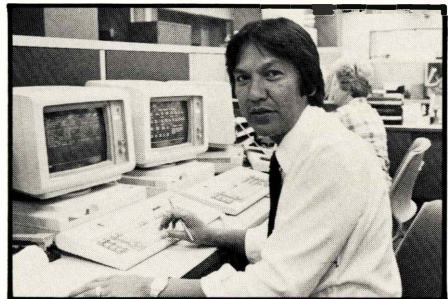
Our current plan calls for a kick-off meeting in early August, a series of future articles, and other "all employee" notices regarding the program's progress. PIQC is an ongoing effort rather than an effort with a specific beginning and end.

Should you or your area be involved in any of our data gathering efforts, please keep in mind that our overall objective is to provide the best in service to our customers through the best in our employees. Therefore **your** best and most candid input will be most helpful and will greatly assist Blue Cross and Blue Shield of Florida in pulling off a successful quality improvement program. ■

## FEP System "85" Up And Running

FEP System "85," a new, streamlined claims processing system, became operational on May 1, 1985. FEP claims, which are processed by Florida through the Control Plan in Washington, D.C., are handled by two dedicated claims processing units. According to **Rachel Johns**, manager of FEP and Wire Business, implementation of the system is part of the corporation's "posturing for the future" in the marketplace and in the Federal Employee Program.

Prior to the FEP System "85," FEP claims were handled through three separate processing systems both in Florida and Washington. Now the claims are processed through two systems internally and one concurrent system in Washington. To achieve successful delivery of a national system of this magnitude, work groups and systems design began three years ago in Washington, D.C.



*Jose Rutaquio, adjustment examiner in Federal Major Medical.*

The Florida Plan's major involvement began in July of 1984. A project team was formed with all affected areas of the corporation being represented including Systems, Claims, Finance, and Customer Relations.

In addition, the Washington operations center provided essential support. "They have been very cooperative," said Johns. "When you look at the task which faced the relatively small group of dedicated resources for all Plans, their outlook and follow-through should be commended."

*(Continued on Page 10)*



# Bibliomania

## FEP System "85" Up And Running

(Continued from page 9)

When asked how the FEP System "85" is serving the corporation since implementation, Johns noted that during the month of May 74,000 claims were paid. "The implementation is observed as being successful in that the national coordination of system switch-overs and processing changes occurred without any major problems."

Johns stressed that her areas worked with patient dedication and commitment throughout the testing, training and transitional period. "Our goal was to make this change as transparent as possible — both to our customers and to our people. If it had not been for the positive attitude of all those affected by FEP and for the corporate commitment to the project effort, we would not have succeeded."

## Blood Drive a Success

The blood drive held on June 26 and 27 netted 186 credits for the corporation's blood bank account. A total of two hundred employees signed up to donate blood.

The following is an excerpt from a letter to **William E. Flaherty** from **Dea Kerstetter**, director of Community Affairs for the Jacksonville Blood Bank:

"The time and effort expended by your blood drive chairman, **Mrs. Mary P. Cohn** (corporate nurse), in coordinating the arrangements is greatly appreciated."



## Shoe Shrine Boy

by Bill Condon, Corporate Librarian



The next time you're in Europe, flailing around from shrine to shrine, be sure to include Herzogenaurach, Germany, on your list of "must go" places.

Herzogenaurach has the distinction of containing the world's first and, to my knowledge, **only** sneaker museum.

The sneaker archives and gallery building is located, understandably, on the famed Adidas sneaker factory premises and is called — yes! — The Adidas Sneaker Museum.

Down the road a piece in Old Herzogenaurach is the Puma sneaker spread — another biggie in the worldwide "specialty footwear" industry that now sells over 200 million pairs of sneakers a year in the U.S. alone.

I was unaware that the folks who brought us WWII had, in the time since they beat their swords

into Volkswagens, gotten into the sneaker business, but they certainly have (Super Race, indeed!).

I discovered the existence of this sneaker museum in the course of flogging myself through the pages of a titillating book called (simply and compellingly) *Sneakers*, by S. A. Walker — which I stumbled into whilst wandering aimlessly through a shopping-mall bookstore.

*Sneakers* is "the gripping saga of the sneaker, from the Victorian croquet sandal to the modern racing flat," and I can think of worse things to do of an evening, after hanging up your Adidas Nite Joggers, or Etonic Street Fighters, than to browse through the pages of this funny, informative book.

Jog, do not run, to your nearest public library branch or bookstore.



# People & Events

## Golf Tournament Participation High

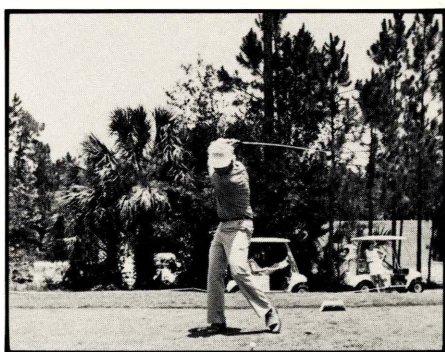
Approximately 100 employees participated in the Four-Ball Captain's Choice Golf Tournament held Saturday, July 13. The tournament took place at Pine Lakes Country Club at Palm Coast, Florida.

The winning teams are as follows: First Place — **Jimmy Hammond, J.P. Napolitano, Chris Young and Mickey Cullen**; Second Place — **John Runion, Don Dashiell and Randy Simmons**; Third Place — **Greg Peters, Dennis Kilcoin, John Kennett and Steve Baeten**; Fourth Place — **Gary Radtke, John Parsons, Kevin Hursey and Ronnie Rountree**; and Fifth Place

— **Scott Ausum, Sheila Ausum, Mark Rutland and Don Wilson**.

Proximity marker prizes went to the following: **Ted Hedrick, Dennis Kilcoin, Randy Simmons, Ron Hope, Dennis Boland, Mark Rutland, Joe Sabotin, Russell Moore, Chris Young and Billy Jones**.

Also presented was the "Gator Bait" award for the team losing the most balls. With seventeen balls missing in action, the honor goes to **Marc Newton** and the **Glisson brothers — Don, Mike and Richard**.



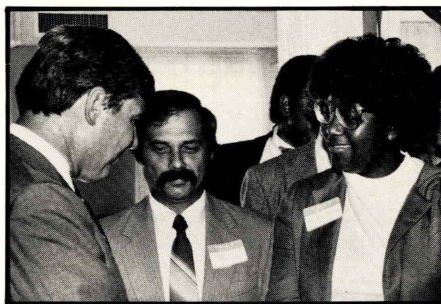
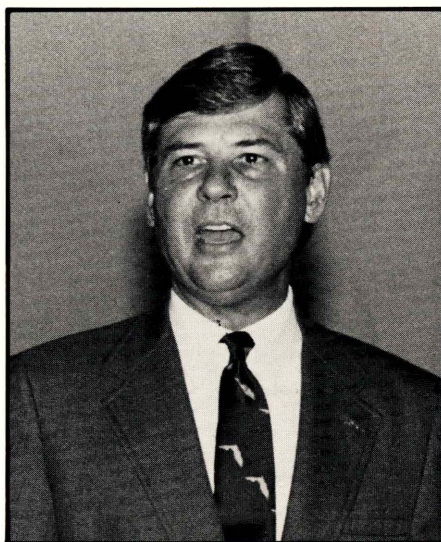
**Mike Latimer**, auditor II for the Internal Audit Department.



**David Hayes**, industrial engineer for Industrial Engineering Services, scouts for a missing ball.

## Governor Speaks At Florida Health PAC Reception

Governor **Bob Graham** was the guest of honor for the Florida Health PAC reception held July 10, 1985.



Left to right: **Governor Bob Graham**; **Jack Edmonds**, corporate budget analyst for Corporate Budget; and **Cynthia Solomon**, senior cost accountant for Cost Accounting.

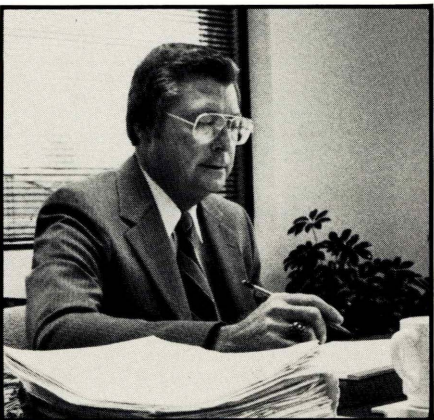
## Happy Birthday, FCIA

The Florida Combined Insurance Agency (FCIA) celebrated its twentieth birthday in July. As a wholly owned subsidiary of Blue Cross and Blue Shield of Florida, FCIA functions as agent or broker when life, accident or disability income insurance is sold as a package with the Plan's health coverage.

To date there are 2,282 total accounts insured through the FCIA package program. This represents approximately 65 percent of all Blue Cross and Blue Shield of Florida local group accounts and 57 percent of total local group contracts currently in force.

Just recently FCIA relocated to Corporate Plaza at Deerwood

Center at 8657 Baypine Road in Jacksonville. FCIA coordinates package marketing activities through the Plan's sales force.



**Bob Fetzer**, vice president - Operations, FCIA.



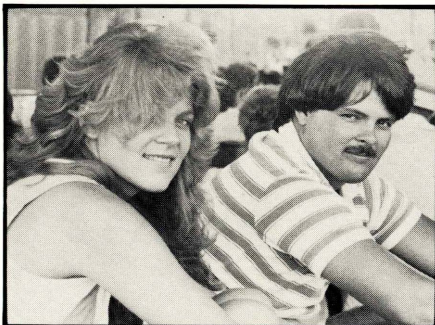
**Michele Gatto**, health industry analyst, Utilization Analysis, shares ideas with **Governor Bob Graham**.



# People & Events

## Picnic Draws Employees To Festival Park

Nearly 400 employees attended the St. Johns River City Band Day on July 14. The Plan provided a picnic dinner for the event sponsored by Blue Cross and Blue Shield of Florida and by Health Options of Jacksonville.



photographer: Vickie Robie

*Stephanie Merritt, computer operator in Computer Operations, and her brother, Jeff Merritt.*

## Plan Activates Fraud Hotline

The corporation installed a new Fraud Hotline effective Monday, July 15, 1985. Anyone may call the hotline to report suspected fraud with Blue Cross and Blue Shield of Florida claims. The addition of this hotline bolsters the Plan's existing fraud investigation unit.

The Fraud Hotline will be available Monday through Friday from 8 a.m. until 4:30 p.m. The toll-free number is 1 (800) 635-2369. EMPLOYEES MAY REPORT FRAUD BY CALLING EXTENSION 6548.



## Financial Conference At Amelia



*Jim Galasso, senior vice president of Finance and Product Planning.*

Jim Galasso, senior vice president of Finance and Product Planning, was the opening speaker for the BCBSA Southern Regional Financial Conference at Amelia Island Plantation in July.

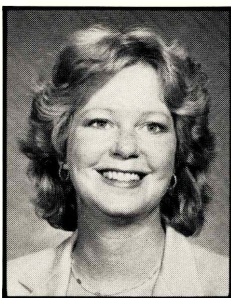
Galasso focused on changes in the health care marketplace as he discussed the implications of offering groups' employees a choice of HMOs, PPOs and traditional health insurance.

Sam Glenn, director of Corporate Accounting, coordinated the Florida Plan effort to host the conference.



*Sherry White, secretary to manager of Inter-plan Accounting; Sam Glenn, director of Corporate Accounting; and Mary Gaus, secretary to director of Corporate Accounting.*

## Benefits Corner



Mimi Gilbert-Quinn

**Q:** What benefits will I receive when I retire from the company?

**A:** In addition to receiving pension benefits, a retiree may remain in the health insurance group, provided the employee is retiring with entitlement to immediate pension benefits (at least age 55) and has fifteen years of service.

Employees may remain in the life insurance group if they have reached age 55 with at least one year of service.

Also, employees retiring with at least fifteen years of service will receive company monetary gifts. Along with the final paycheck, including any unused vacation, employees receive \$10.00 for each year worked, either in the form of a company purchased gift or cash. Employees also get one week's gross salary with no deductions for each full five years worked, not to exceed four weeks' pay.

Retirees can also continue participating in the Blue Cross and Blue Shield of Florida Employee Blood Bank Account.

Employees who have reached age 62 with over fifteen years of service may invite a number of guests to their retirement reception sponsored by the corporation. Employees choosing to retire between age 55 and 62 must have 20 years of service to receive a retirement reception.



**"AT HUBBARD CONSTRUCTION WE HAD  
800 REASONS TO FIND AN ANSWER  
TO RISING HEALTH CARE COSTS."**



**SELBY SULLIVAN, CHIEF EXECUTIVE OFFICER  
OF ORLANDO'S HUBBARD CONSTRUCTION  
COMPANY, TELLS WHY HIS COMPANY  
TURNED TO BLUE CROSS AND BLUE SHIELD  
OF FLORIDA.**

"Providing quality health insurance for our 800 employees has always been a top priority at Hubbard Construction. But as health insurance costs escalated, it seemed that something had to give.

We reviewed a number of programs. Some involved an unacceptable reduction in employee benefits. Others would have required our employees to switch doctors and hospitals. It really became frustrating.

But then we talked with Blue Cross and Blue Shield of Florida. They had the answer we were looking for. Their new Preferred Patient Care<sup>SM</sup> program gives our employees the benefits they need, while keeping costs under control. And their "preferred" network includes physicians

and hospitals my employees already use.

As a businessman, I know how difficult it can be to strike a winning balance between quality benefits and reasonable health care costs. Preferred Patient Care is definitely the answer we needed at Hubbard Construction. It may be the one you're looking for, too."

Find out if Preferred Patient Care is being offered in your area. Contact your local Blue Cross and Blue Shield of Florida office or call, toll free, 1-800-FLA-BCBS.



**WE HEAR YOU.  
AND WE'RE WORKING  
ON THE ANSWERS.<sup>SM</sup>**



# Our Family Tree

## New Employees

**Fundra Anthony**  
Direct Income Clerk, Cashiers

**Robert Aube**  
Institution Charge Auditor,  
Hospital Charge Audit —  
Southern Region

**Sylvia Baggett**  
Direct Income Clerk, Cashiers

**Alexandra Baxley**  
Media Relations Assistant,  
Corporate Communications —  
Media Relations

**Charissa Boyd**  
Clerk A, ADS Administration

**Stephen Brott**  
Health Industry Analyst,  
Institutional Reimbursement

**Tommie Byard**  
Claims Examiner B,  
Medicare B Claims Examining

**Angela Celestine**  
Clerk C, Other Carrier Liability

**Linda Chianese**  
Clerk C, ADS New  
Development — Pensacola

**Steven Dausser**  
Senior Sales Representative,  
ADS New Development —  
Pensacola

**Steven Downing**  
Supervisor Facility Services,  
Custodian Services

**Robert Elliott**  
Systems Analyst, Application  
System PBO

**Lynn Esposito**  
Customer Service  
Representative C, Customer  
Service Department

**Brenda Ewing**  
Individual Underwriter,  
Statistical

**Joann Finn**  
District Group Specialist,  
Ft. Myers District Office

**Kevin Grant**  
Burster Operator, Computer  
Operations Administration

**Angela Hagen**  
Customer Service  
Representative B, Gainesville  
District Office

**Lisa Hamner**  
Data Entry Operator, Private  
Business Claim Preparation

**Susan Humes**  
Associate House Counsel,  
Legal Staff

**Janice Humphrey**  
Employee Benefits Manager,  
Organization and  
Compensation

**Valerie Jackson**  
Data Entry Operator, Private  
Business Claim Preparation

**Janice Jolivet**  
Secretary A, Provider Audit  
and Research

**Teresa Kinard**  
Control Clerk A, Medicare B  
Claims Examining

**Gerard Laurin II**  
Shipping Clerk, Stockroom and  
Warehousing Personnel

**Margarita Ledo**  
District Group Specialist,  
Miami District Office

**Sue Lee**  
Accounting Clerk C, National  
Accounts Receivable

**Gladys Lockett**  
Secretary B, Public Issue  
Analysis and Planning

**Sidney Lynch**  
Health Industry Analyst,  
Institutional Reimbursement  
Program Development

**Stephen Macomber**  
Senior Sales Representative,  
ADS New Development —  
Pensacola

**Helen Mallison**  
Secretary B, ADS New  
Development — Tampa

**Melissa Martin**  
Clerk Typist B, Medical  
Division Administration

**Elizabeth McElligott**  
Publications Editor,  
Corporate Communications  
Administration

**Stephanie Merritt**  
Computer Operator, Computer  
Operations Administration

**Renona Morales**  
Data Entry Operator, Private  
Business Claim Preparation

**Rodger O'Harra**  
Medical Director HMO, ADS  
New Development — Tampa

**Gloria Perez**  
Clerk C, ADS New  
Development — Tampa

**Angela Polk**  
Customer Service  
Representative B, Public  
Account

**Anthony Rizzi**  
Manager, Micrographics and  
Reprographics

**Jeffrey Rosnick**  
Manager PPO Network, PPO  
Central Region

**Helen Royal**  
Customer Service  
Representative B, Direct Sales  
— Over 65

**Donna Royall**  
Telecommunications  
Specialist,  
Telecommunications

**Dennis Sell**  
Sales Representative, ADS New  
Development — Tampa

**Leslie Sharp**  
Program Analyst, Government  
Programs Systems

**Rita Sharpe**  
Medical Analyst RN, Medicare  
B Reviews and Hearings

**Mary Short**  
Senior Systems Analyst,  
Utilization and Health Care  
Analysis — Information  
Systems

**Paula Sili**  
Sales Manager — HMO,  
ADS New Development —  
Tampa

**Laura Simpson**  
Accounting Analyst A, Inter  
Plan Receivables

**Annette Singleton**  
Secretary A, Technical Services

**Trudy Summerill**  
Secretary A, Institutional  
Reimbursement Administration

**Seneca Terrell**  
Data Entry Operator, Private  
Business Claim Preparation

**Brooks Tomlin**  
File Clerk, ADS Chargeback —  
HOL

**Karen Townsend**  
Customer Service  
Representative B, Tampa  
District Office

**Linda Troyer**  
Secretary B, Community and  
Member Relations

**Richard Harp**  
Computer Operations  
Administration

**Diane Kirkland**  
Inter Plan Receivables

**Barbara Martinez**  
ASO State Group  
Correspondence

**Mary Nutter**  
PPO Southern Region

**Carl Stone**  
Provider Audit and Research

## 15 Years

**Vicki Bates**  
Miami District Office

**Maureen Brunty**  
Orlando District Office

**James Dundon**  
Application System PBO

## 20 Years

**Peggy Kent**  
Private Business  
Administration

**Susan Munson**  
Organization and  
Compensation

## Promotions

**Peggy Bennett** promoted to  
Consumer Analyst in Consumer  
Research

**David Dingfield** promoted to  
Vice President, Systems and  
Information Operations in  
Systems Information

**Jamie Gant** promoted to  
Senior Telecommunications  
Network Operator in Network  
Operations

**Gary Gonyea** promoted to  
Systems Analyst in Systems  
Support

**Pamela Goshay** promoted to  
Supervisor, Medicare B  
Communications in Med B  
Communications Unit I

**Joseph Guthrie** promoted to  
Data Base Analyst Associate  
in Data Base Administration

**Sabrina Johnson** promoted to  
Claims Examiner C in Public  
Account

**Cynthia Lampe** promoted to  
Regional Secretary in Ft.  
Lauderdale Regional Office

**Thomas Long** promoted to  
Auditor III in Tampa Branch  
Audit

**Cindy Phillips** promoted to  
Administration Analyst,  
Marketing in Sales  
Administration

**William Price** promoted to  
Manager, State Account in  
Special Accounts

**Connie Roberto** promoted to  
Claims Examiner C in Private  
Business Claims I

## Service Anniversaries

### 5 Years

**Gene Bacon**  
Safety and Security

**Cheryl Barnum**  
Med B Communications Unit I

**Elizabeth Boyd**  
Application System PBO

**Raquel Cortes**  
Miami District Office

**James Galasso**  
Finance and Product Planning

**Monica Green**  
Med B Communications Unit III

**Judith Jaffe**  
Ft. Lauderdale District Office

**Renee Oliver**  
Inpatient Processing Section

**Wanda Prentice**  
Med B Communications Unit III

**Patricia Saylor**  
Network Operations

**Glenda Scott**  
Group Membership and Billing

**Linda Sikes**  
Med B Telephone  
Communications Unit IV

**Kathy Weeks**  
Group Membership and Billing

### 10 Years

**Jean Aman**  
Blue Cross Claims Unit I

**Helen DePirro**  
Internal Audit



**Raymond Rowe** promoted to  
*Section Leader VII in  
Custodial Services*

**Gerardo Sanchez** promoted to  
*Senior Systems Analyst PAS  
in Software Development*

**Barbara Strode** promoted to  
*Professional Relations  
Representative in Physicians  
Relations North*

**William Tisdale** promoted to  
*Auditor III in Tampa Branch  
Audit*

**Neal Tucker** promoted to  
*Health Industry Analyst in  
Institutional Reimbursement  
Program*

## Transfers

**Nova Aldrich** transferred to  
*Claims Examiner B in Private  
Business Claims I*

**Carlton Allen** transferred to  
*Screening Clerk in Claims  
Support*

**Willie Anderson**  
transferred to

*Claims Examiner C in Direct  
Marketing Inquiries*

**Susan Barnes** transferred to  
*Claims Examiner B in Public  
Accounts*

**Terry Barnes** transferred to  
*Contract Cleaning in Custodial  
Services*

**Sandra Bicknell**  
transferred to  
*Field Group Specialist in  
Tampa Branch Office*

**Jerrilyn Brown**  
transferred to  
*Claims Examiner C in ASO  
State Group*

**Phyllis Cody** transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Brenda Collins** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Glenda Collins** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Joy Declemente**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Adrienne Deloera**  
transferred to  
*Claims Examiner B in Private  
Business Claim Entry*

**Washington Dimalanta**  
transferred to  
*Auditor IV in Audit and  
Research*

**Patricia Douglas**  
transferred to  
*Claims Examiner C in  
National Accounts/Critical  
Inquiries*

**Myrtle Dyess** transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Sandra Franczek**  
transferred to  
*Secretary A in Personnel*

**Annie Freeman**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Mary Gardner** transferred to  
*Claims Examiner B in Central  
Certification/Reciprocity*

**Randie Greene** transferred to  
*Claims Examiner C in ASO  
State Group*

**Barbara Hayes** transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Donna Herring** transferred to  
*Claims Examiner B in Blue  
Shield EOMB Unit II*

**Geraldine Herring**  
transferred to  
*Control Clerk B in Private  
Business Claims*

**Jimmie Houston**  
transferred to  
*Safety Security Aide in  
Safety/Security*

**Gordon Immel** transferred to  
*Claims Examiner B in Blue  
Shield EOMB Unit II*

**Geraldine Jackson**  
transferred to  
*Claims Examiner B in Blue  
Shield EOMB Unit II*

**Carolyn Jones** transferred to  
*Research Clerk B in Local  
Group Inquiries*

**Christina Johns**  
transferred to  
*Accounting Analyst in  
Financial Accounting*

**Scott Johnson** transferred to  
*Claims Examiner B in  
Medicare B Claims Examining*

**Linda Jones** transferred to  
*Claims Examiner B in Private  
Business Claims*

**James Key** transferred to  
*Micrographics Production in  
Claims Support*

**Thomas Lee** transferred to  
*Manager Provider Audit in  
Jacksonville Audit Branch*

**Lottie Lewis** transferred to  
*Claims Examiner C in FEP  
Correspondence*

**Debra Lowery** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Caterina Luke** transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Delfina McGriff**  
transferred to  
*Claims Examiner B in Central  
Certification/Reciprocity*

**Georgia McQueen**  
transferred to  
*Claims Examiner C in ASO  
State Group*

**Jacquelyn Miller**  
transferred to  
*Clerk B in Medicare B Records*

**Larue Miller** transferred to  
*Group Account Specialist in  
Group Membership Processing*

**Shirley Mills** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Lorna Miner** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Teresa Mintz** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Kim Munyan** transferred to  
*Claims Examiner C in Central  
Certification/Reciprocity*

**Janie Nelson** transferred to  
*Claims Examiner C in Private  
Business Claims*

**Lucretia Nelson**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Carletha Parker**  
transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Lorelei Parker** transferred to  
*Claims Examiner B in Private  
Business Claims*

**Gregory Pascoe** transferred to  
*ADS Development Specialist in  
ADS Development*

**Cynthia Reynolds**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Darthell Richmond**  
transferred to  
*Claims Examiner C in Local  
Group Inquiries*

**Earnestine Robinson**  
transferred to  
*Control Clerk B in Private  
Business Claims*

**Debra Rover** transferred to  
*Claims Examiner B in Central  
Certification/Reciprocity*

**Kathleen Shaneyfelt**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Carol Shea** transferred to  
*Accountant III in Financial  
Accounting*

**Sandra Smith** transferred to  
*Claims Examiner C in Central  
Certification/Reciprocity*

**Shirley Smith** transferred to  
*Claims Examiner B in Central  
Certification/Reciprocity*

**Stephanie Smith**  
transferred to  
*Claims Examiner B in Private  
Business Claims*

**Robin Southwell**  
transferred to  
*Claims Examiner B in Blue  
Shield EOMB Unit II*

**Phyllis Stansell** transferred to  
*Customer Service  
Representative in FEP  
Correspondence*

**Debra Stephens** transferred to  
*Claims Examiner B in  
Medicare B Claims Examining*

**Mary Terbruggen**  
transferred to  
*Manager, Institutional  
Reimbursement in PPO Claims*

**Donna Thompson**  
transferred to  
*Claims Examiner B in  
Medicare B Claims Examining*

**Mary Tibbits** transferred to  
*Claims Examiner C in Central  
Certification/Reciprocity*

**Theresa Watson**  
transferred to  
*Claims Examiner B in Central  
Certification/Reciprocity*

**Mary Williams** transferred to  
*Data Entry Operator in Group  
Membership Communications*

**Randy Williams** transferred to  
*Section Leader IX in Central  
Certification/Reciprocity*

**Teresa Williams**  
transferred to  
*Claims Examiner C in Private  
Business Claims*

**Karen Wilson** transferred to  
*Correspondence Representative  
in Medicare B Durable  
Medical Equipment*

**Esther Woodard**  
transferred to  
*Section Leader IX in Private  
Business Claims*

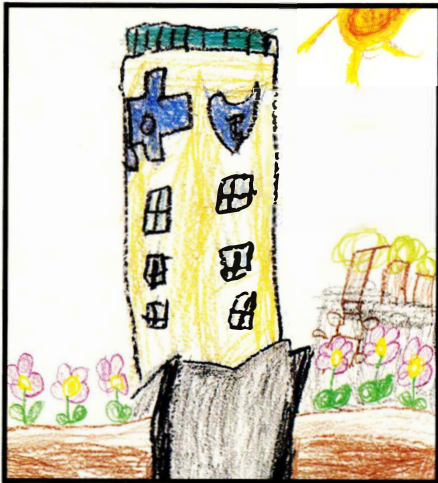


**Blue Cross  
Blue Shield**  
of Florida

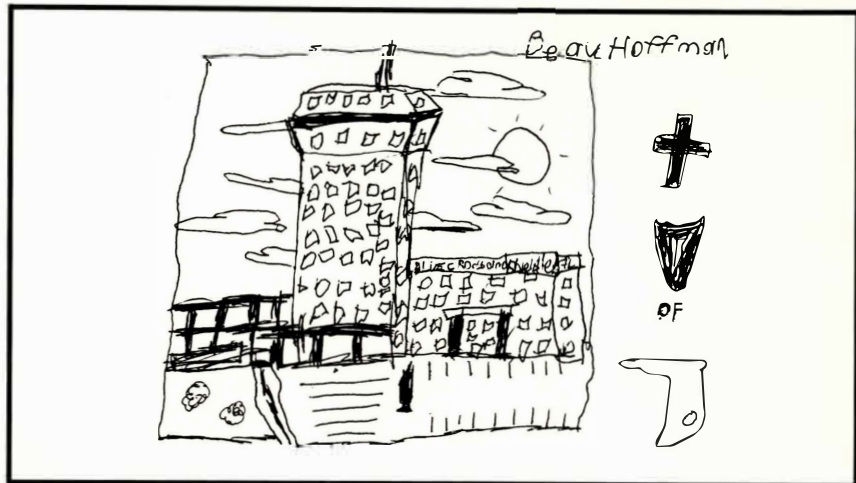


# a Child's Perspective

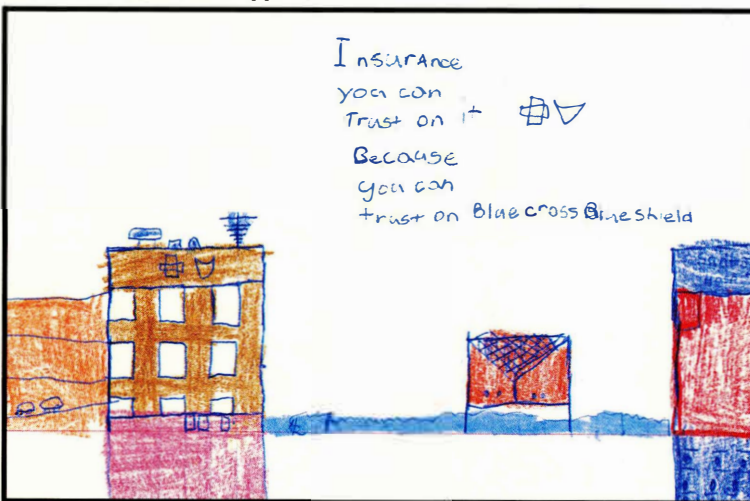
Last month children of employees were invited to send in their impressions of Blue Cross and Blue Shield of Florida. Below are some of the drawings submitted.



Artist: **Lauren Coleman**, age 5.  
Parent: **Jean Coleman**, planning and operational support analyst in Operational and Technical Support.



Artist: **Beau Hoffman**, age 8½.  
Parents: **Lisa** (secretary to Internal Audit) and **Bruce Hoffman**.



Artist: **Andy Brown**, age 8.  
Parents: **Sharon** (executive secretary in Health Industry Services) and **Craig Brown**.



Artist: **Maritza Simpson**, age 5.  
Parent: **Lillie Simpson**, correspondence representative in Medicare B.



**Blue Cross  
Blue Shield**  
of Florida

P.O. Box 1798  
Jacksonville, Florida 32231-0014

BULK RATE  
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